

Information to identify the case:		
Debtor 1	Elnar C McField	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 18-20710-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elnar C McField

10/16/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elnar C McField
Debtor

Case No. 18-20710-RG
Chapter 13

District/off: 0312-2
Date Rcvd: Oct 16, 2023

User: admin
Form ID: 3180W

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2023:

Recip ID	Recipient Name and Address
db	+ Elnar C McField, 1366-66 Clinton Ave, Irvington, NJ 07111-1458
517557105	+ Credit J/cceptance, 25505 West Twelve Mile Road, Southfield, MI 48034-8316
517557104	J/cct. No.: IJNFC, O'Gorman Motors, 938 Chancellor J/ venue, Irvington, NJ 07111
517557103	#+ Loan. No.: 0671060390, Jefferson Capital Systems, LLC, 16 McLeand Drive, St. Cloud, MN 56303-2198

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 16 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517557112	+ EDI: CAPITALONE.COM	Oct 17 2023 00:36:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517644092	EDI: CAPITALONE.COM	Oct 17 2023 00:36:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517575010	EDI: DISCOVER.COM	Oct 17 2023 00:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517557109	+ EDI: DISCOVER.COM	Oct 17 2023 00:36:00	Discovery Card, PO Box 6103, Carol Stream, IL 60197-6103
517557107	Email/Text: BNSFS@capitalsvcs.com	Oct 16 2023 20:48:00	First Savings Credit Card, PO Box 2509, Omaha, NE 68103
517557106	EDI: AMINFOFP.COM	Oct 17 2023 00:36:00	First Premiere Bank, 1808 S. Cliff J/venue, Sioux Falls, SD 57105
517557110	+ EDI: LCIICSYSTEM	Oct 17 2023 00:36:00	IC System, PO Box 64378, St. Paul, MI 55164-0378
517681194	EDI: JEFFERSONCAP.COM	Oct 17 2023 00:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517664547	EDI: JPMORGANCHASE	Oct 17 2023 00:36:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219
517557102	EDI: JPMORGANCHASE	Oct 17 2023 00:36:00	Chase Bank, PO Box 78420, Phoenix, AZ 85062
519771343	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 16 2023 20:49:00	MEB Loan Trust VII, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, MEB Loan Trust VII, Serviced by Select Portfolio Servicing,
519771342	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 16 2023 20:49:00	MEB Loan Trust VII, Serviced by Select Portfolio

District/off: 0312-2

User: admin

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517653451	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2023 20:51:04	Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517557108	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2023 20:50:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517674327	+ EDI: JEFFERSONCAP.COM	Oct 17 2023 00:36:00	Merrick Bank, PO Box 5000, Draper, UT 84020-5000
517557111	+ Email/Text: Supportservices@receivablesperformance.com	Oct 16 2023 20:49:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517580616	+ EDI: AIS.COM	Oct 17 2023 00:36:00	Receivable Performance, Management, LLC, PO Box 1548, Lynwood, WA 98046-1548
517667562	+ EDI: AIS.COM	Oct 17 2023 00:36:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
			Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		George Manchero

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:

Name	Email Address
David Jerome Witherspoon	on behalf of Debtor Elnar C McField daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust VII dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jmanzo@spinellalawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com,

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HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7